Case 16-01638 Doc 1 Filed 01/20/16 Entered 01/20/16 10:38:29 Desc Main Document Page 1 of 10 Fill in this information to identify your case: United States Bankruptcy Court for the: \_\_ District of FILED
UNITED STATES CAUGRUPTCY COURT
WORTHERN DISTRICT OF ILLINGIS Chapter you are filing under: Case number (If known): Chapter 7 ☐ Chapter 11 JAN 2 0 2018 Check if this is an Chapter 12 Chapter 13 amended filing JEFFREY P. ALLSTEADT. PS REP. - NB Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your government-issued picture First name identification (for example, your driver's license or passport). Middle name Bring your picture Last name Last name identification to your meeting with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name years Middle name Middle name Include your married or maiden names. Last name Last name First name First name Middle name Middle name Last name Last name xxx - xx - 1 8 7 C 3. Only the last 4 digits of your Social Security number or federal OR Individual Taxpayer 9 xx - xx -\_ 9 xx - xx -\_\_\_\_\_ Identification number

(ITIN)

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Debtor 1

Document

Case number (if known)\_

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
Any business names and Employer Identification Numbers (EIN) you have used in	I have not used any business names or EINs.	☐ I have not used any business names or EINs.			
the last 8 years	Business name	Business name			
Include trade names and doing business as names	Business name	Business name			
	EIN -	EIN			
	EIN — — — — — — — — — — — — — — — — — — —	EIN			
i. Where you live		If Debtor 2 lives at a different address:			
	5530 W. Van Buren	Number Street			
	Chicago D Lodgy State ZIP Code	City State ZIP Coc			
	County	County			
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
	Number Street	Number Street			
	P.O. Box	P.O. Box			
	City State ZIP Code	City State ZIP Coo			
Why you are choosing this district to file for	Check one:	Check one:			
bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			
	***************************************				
	**************************************				

Debtor 1

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Ð	art 2: Tell the Court Abou	ıt Your B	ankrup	tcy Case				
7.	The chapter of the Bankruptcy Code you			a brief description of each Form 2010)). Also, go to th			U.S.C. § 342(b) for Individuals Filing he appropriate box.	
	are choosing to file under	☐ Chapter 7						
	under	☐ Cha	oter 11					
		☐ Cha	oter 12					
		(I) ena	oter 13					
8.	How you will pay the fee	loca your subr	court fo self, you nitting y	or more details about h u may pay with cash, c	ow you n ashier's c	nay pay. Typical heck, or money	eck with the clerk's office in your ly, if you are paying the fee order. If your attorney is pay with a credit card or check	
							otion, sign and attach the	
		App	ication 1	for Individuals to Pay T	he Filing	Fee in Installme	ents (Official Form 103A).	
		By la less pay	iw, a jud than 15 the fee i	dge may, but is not req 50% of the official pover	uired to, v ty line tha choose th	waive your fee, a at applies to you is option, you m	tion only if you are filing for Chapter 7. and may do so only if your income is ur family size and you are unable to nust fill out the Application to Have the with your petition.	
	<u> </u>			,			The state of the s	
9.	Have you filed for bankruptcy within the last 8 years?	No						
		TYes.	District		When		Case number	
	ines e yeure.							
			District		When	MM / DD / YYYY	Case number	
			District		When		Case number	
			., .,			MM / DD / YYYY		
10.	. Are any bankruptcy	<b>□</b> No						
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor		P-11-11-11-11-11-11-11-11-11-11-11-11-11		Relationship to you	
	not filing this case with you, or by a business partner, or by an affiliate?		District		When	MM / DD / YYYY	Case number, if known	
			Debtor				Relationship to you	
			District		When	MM / DD / YYYY	Case number, if known	
	D	<b></b>						
11.	. Do you rent your residence?	No.	residen	ur landlord obtained an ev pe?	viction judg	nment against you	and do you want to stay in your	
				Go to line 12.				
				s. Fill out <i>Initial Statement</i> bankruptcy petition.	About an	Eviction Judgmen	t Against You (Form 101A) and file it with	

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	re you a sole proprietor	D NK	So to Part 4.				
0	f any full- or part-time usiness?		Name and location of but	siness			
bi in se a	sole proprietorship is a usiness you operate as an dividual, and is not a eparate legal entity such as corporation, partnership, or		Name of business, if any  Number Street				
lf so	.C. you have more than one ble proprietorship, use a		Number Steet				
	eparate sheet and attach it this petition.		City		<del> </del>	State	ZIP Code
			Check the appropriate bo	ox to describe	your business:		
			Health Care Business	s (as defined i	n 11 U.S.C. § 10	)1(27A))	
			Single Asset Real Es	tate (as define	ed in 11 U.S.C. §	101(51B)	)
			Stockbroker (as defin	ed in 11 U.S.	C. § 101(53A))		
			Commodity Broker (a	is defined in 1	1 U.S.C. § 101(6	S))	
			☐ None of the above				
business debt		☐ No.	I am not filing under Cha I am filing under Chapter the Bankruptcy Code.		NOT a small bus	iness debt	or according to the definition in
			I am filing under Chapter Bankruptcy Code.	11 and I am a	small business	debtor acc	ording to the definition in the
art	4. Report if You Own o	or Have	Any Hazardous Prop	erty or Any	Property Tha	t Needs I	mmediate Attention
	o you own or have any roperty that poses or is	Ŭ No					
al o	leged to pose a threat imminent and entifiable hazard to	Yes.	What is the hazard?	<del></del>	<del> </del>		
р	entifiable flazard to ublic health or safety? r do you own any roperty that needs						
	nmediate attention?		If immediate attention is	needed, why	is it needed?		Manufactura ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (
р	or example, do you own						
print For pe	erishable goods, or livestock et must be fed, or a building at needs urgent repairs?						

City

ZIP Code

State

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Debtor 1

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#### Part 5:

### **Explain Your Efforts to Receive a Briefing About Credit Counseling**

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment blan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required	to receive a	briefing	about
credit counseling	because of	:	

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

## About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required t	to receive a	briefing	about
credit counseling	because of:		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Toursding class yet because, I didn't have the money, but will take class on 1-21-16

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Debtor 1

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Æ	rt 6: Answer These Ques	stions for Reporting Purpos		
16.	What kind of debts do you have?		rily consumer debts? Consumer debts? Consumer debt al primarily for a personal, family, or hou	
		16b. Are your debts primar money for a business or in  No. Go to line 16c.  Yes. Go to line 17.	rily business debts? Business debts vestment or through the operation of the	business or investment.
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.	
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Chapt administrative expense No Yes	er 7. Do you estimate that after any exer es are paid that funds will be available to	mpt property is excluded and distribute to unsecured creditors?
18.	How many creditors do you estimate that you owe?	☐ 1.49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
R	rt7: Sign Below			
Fo	r you	correct.  If I have chosen to file under Ch	nd I declare under penalty of perjury that napter 7, I am aware that I may proceed, I understand the relief available under ea	if eligible, under Chapter 7, 11,12, or 13
		If no attorney represents me an this document, I have obtained	d I did not pay or agree to pay someone and read the notice required by 11 U.S.	who is not an attorney to help me fill out C. § 342(b).
		t request relief in accordance w	ith the chapter of title 11, United States	Code, specified in this petition.
		with a bankruptcy case can resi 18 U.S.G. §§ 152, 1341, 1519,	ult in thes up to \$250,000, or imprisonm and 3571	g money or property by fraud in connection ent for up to 20 years, or both.
		Signature of Debtor 1	Signatur	re of Debtor 2
		Executed on MM / DD /	Execute	

Doc 1 Page 8 of 10 Document Debtor 1 Case number (if known) I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility For your attorney, if you are to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief represented by one available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no If you are not represented knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. by an attorney, you do not need to file this page. X Date Signature of Attorney for Debtor DD / YYYY Printed name Firm name Number Street State City ZIP Code

Email address

State

Contact phone \_

Bar number

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Debtor 1

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?  Or you have that filing for bankruptcy is a serious action with long-term financial and legal consequences?  Yes
Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?  In the Yes
Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?  No  Yes. Name of Person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

Signature of Debtor 1	Signature of De	btor 2
Date 120 200	Date	MM / DD / YYYY
Contact phone 312-975-2849	Contact phone	
Cell phone	Cell phone	
Email address	Email address	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:	)	
Ianushia Sloan	)	
	)	Case No.
Debtor (s)	)	Chapter
	)	1
	)	

## List of Creditors

Chrysler Capital		0635290
P. O. BOX 961275	16	
City Parking tickets		
Peoples Gas		
Com Ed		